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HOUSING ELEMENT

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FAIRFIELD GENERAL PLAN

HOUSING ELEMENT OF THE FAIRFIELD GENERAL PLAN

Fairfield City Council

Gary Falati, Mayor
Ben Huber
Carl Pullen
Gary Walker
Chuck Hammond

Fairfield Planning Commission

Frederick Young, Chairman
Mike Donnellan
Fred Barnes
Michael Hancock
Ralph Penning
Garry Stone
Jones Hom

Adopted by Resolution No. 85-1 of the
Fairfield Planning Commission on January 9, 1985

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Fairfield City Council on February 5, 1985



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HOUSING ELEMENT
TABLE OF CONTENTS

	<u>PAGE</u>
I. INTRODUCTION	1
II. GOALS, POLICIES, AND OBJECTIVES	2
A. Goals	2
B. Policies	3
C. Quantified Objectives	3
III. IMPLEMENTATION PROGRAM, 1985-1990	5
IV. HOUSING NEEDS ASSESSMENT	13
A. Population	13
B. Employment	17
C. Household Characteristics	19
D. Special Needs Households	21
E. Ability to Pay	23
V. CONSTRAINTS TO MEETING HOUSING NEED	26
A. Governmental Constraints	26
B. Market Constraints	28
VI. RESOURCES FOR HOUSING	30
A. Housing Stock Characteristics	30
B. Available Sites for Residential Development	32
C. Energy Conservation Opportunities	36
VII. REVIEW PROCEDURES	37
A. Environmental Review	37
B. Citizen Participation	37
C. Internal Consistency with Other General Plan Elements	37

I. INTRODUCTION

Housing is one of the most important components of a community. Besides being one of Fairfield's most valuable physical resources, the housing supply strongly influences the size of the population and its distribution in age and income.

For this reason, this housing element is an important part of the Fairfield General Plan. The Element gives an inventory of housing supply and it describes housing need. The goals of the community are defined with regard to maintaining and enhancing housing quality and diversity of housing opportunity. It outlines a housing action program designed to assure that these goals are realized. The housing element is the major statement of housing policy which guides all housing decisions in the City of Fairfield.

II. GOALS, POLICIES, AND OBJECTIVES

Housing Goals

- A. PROVIDE A DIVERSITY OF HOUSING, ACCORDING TO TYPE, PRICE, AMENITIES, DENSITY, AND LOCATION.
- B. ENSURE THAT EVERY CITIZEN HAS EQUAL OPPORTUNITY AND ACCESS TO HOUSING REGARDLESS OF AGE, RACE, RELIGION, SEX, INCOME, FAMILY COMPOSITION, OR PHYSICAL HANDICAPS.
- C. ENABLE THE PRIVATE HOMEBUILDING INDUSTRY TO OPERATE AT MAXIMUM EFFICIENCY IN RESPONDING TO MARKET DEMANDS, CONSISTENT WITH THE NEED TO PROTECT THE PUBLIC HEALTH, SAFETY, AND WELFARE, AND THE QUALITY OF THE NATURAL ENVIRONMENT.
- D. CONSERVE AND UPGRADE THE QUALITY OF THE EXISTING HOUSING STOCK SO THAT EVERY FAMILY HAS AN OPPORTUNITY TO RESIDE IN A DECENT AND SAFE HOME.
- E. PROVIDE FOR OUR FAIR SHARE OF THE REGIONAL HOUSING NEED.
- F. ENSURE REASONABLE COMPATIBILITY OF LAND USES AND RESIDENTIAL DENSITIES AS DEVELOPMENT AND REDEVELOPMENT ACTIVITIES OCCUR IN RESIDENTIAL NEIGHBORHOODS, SUCH THAT A SUITABLE LIVING ENVIRONMENT IS MAINTAINED.
- G. PROVIDE LOW, MODERATE, AND HIGH INCOME HOUSING PROPORTIONATE TO THEIR SHARE OF THE CITY'S HOUSEHOLDS.
- H. BALANCE THE SUPPLY OF HOUSING WITH THE DEMAND CREATED BY NEW EMPLOYMENT.

Policies

- A. Increase the supply of housing through public programs and incentives, and through cooperative efforts with private industry.
- B. Preserve and enhance the quality of the existing housing stock.
- C. Increase the affordability of housing to low and moderate income families.
- D. Provide for a diversity of housing types to meet various social, economic and physical needs, including the elderly and handicapped.
- E. Maintain an adequate inventory of vacant land within the City's boundaries which is both available for development and sufficient to accommodate projected housing need.
- F. Use redevelopment to increase the supply and affordability of housing, while maintaining the stability of established neighborhoods.
- G. Serve as an information clearinghouse regarding housing opportunities, programs, and regulations.
- H. Use zoning creatively to provide greater variation in housing types, affordability and residential densities.
- I. Affirm commitment to Federal and State Fair Housing Laws.
- J. Facilitate the production of market rate housing through capital improvements and development approvals.
- K. Pursue all relevant funding sources for housing from State and Federal agencies.
- L. Support appropriate new technology for housing.
- M. Expedite the development approval process.
- N. Cooperate with industry in meeting the housing needs of their employees.

Quantified Objectives

Listed below are the quantified objectives which the City will strive to achieve during the next five years. They are not linked to specific programs or funding

sources, in order to be able to respond to changing opportunities or constraints. All figures are on an annual basis.

<u>Category</u>	<u>Objective*</u>	<u>Need*</u>
New Housing Units (public & private construction)	1,000	855
New Housing Units Available to low and moderate income families (includes private market, below market-rate housing and direct subsidy mechanisms).	547	547
Rehabilitated Units (publicly subsidized rehabilitation only)	72	232
Housing Counseling Services (persons)	200	undetermined

*number of units per year

III. IMPLEMENTATION PROGRAM

In order to implement the City's goals, policies, and objectives, a series of programs are in operation or are proposed. A description of such programs follows. The department or agency with the primary responsibility is designated in capital letters. Other departments with some involvement follow. The list of programs is not intended to be exhaustive. As conditions change during the time-frame of the plan, programs may be added, modified or deleted, provided such changes are consistent with the element's goals and policies.

TAX EXEMPT MORTGAGE FINANCING

The purpose of this program is to make for sale and rental housing more affordable by virtue of the below-market interest rate on tax-exempt bonds. Lower interest rates result in: 1) lower mortgages for home buyers and 2) lower financing costs for owners of apartment buildings and thus, lower rents.

Description: Mortgage revenue bonds may be sold by the City, the Redevelopment Agency, the Housing Authority or other local agency under conditions specified in federal and state law. Typically, bonds support construction of new units. In special circumstances, they could be for existing units or rehabilitation of units. Restrictions currently cover some or all of the following: for sale housing - maximum purchase price, income of buyers, owner occupancy, first time homebuyer; for rent housing - reservation of 20% of units for low income, rent limits on these units. From 1980-1983, a total of 540 single-family dwellings were financed through this program.

Responsible Agency: HOUSING DEPARTMENT

Financing: Bond Proceeds. In special cases, other funds might be used, such as Community Development Block Grant Funds, Tax Increment from Redevelopment Project Areas.

Time Frame: Ongoing, depending on statutory authority and market conditions.

HOUSING INSPECTION PROGRAM

The purpose of this program is to help ensure that all the City's housing stock is preserved in standard condition over time. As housing ages, it deteriorates if routine and major maintenance work is not done on a

timely basis. The following programs would help prevent this deterioration and the subsequent possible development of blighted neighborhoods and apartment complexes. This program would also help the City maintain its tax base.

Description: Single family: The City will consider a presale voluntary inspection program. It may require that the seller or his agent make the prospective buyer aware that he has a right to request a City inspection of the property. The buyer would be responsible for paying for the inspection. If the inspector found hazardous code violations or zoning violations, the cost of repairing such deficiencies would be negotiable between the buyer and the seller.

Multi-family: The City will consider a program to inspect multi-family units on a scheduled basis and to require that corrections be made by the owner if hazardous code or zoning violations are found.

Responsible Agency: HOUSING DEPARTMENT, Public Works (Building Division).

Financing: Fees.

Time Frame: Consider program in 1986.

HOUSING CONSERVATION PROGRAM

Description: The city operates a residential rehabilitation program designed to assist property-owners in upgrading their properties by making code corrections and general property improvements. This, in turn, upgrades and stabilizes their neighborhoods. Both owner and renter-occupied 1-4 family dwelling units are eligible.

Housing located in the area generally bounded by Travis Blvd., the Southern Pacific Railroad tracks, Union Avenue, Kentucky St., Pennsylvania Avenue and Interstate 80 is eligible. The program is expected to expand to Census Tract 2525.02 (downtown) in the near future.

City staff work with residents to inspect the dwelling, determine the work to be done, prepare the specifications and construction drawings, solicit bids from contractors, obtain a reduced interest rate loan, deferred loan or grant, and supervise rehabilitation work. The income of the applicant has no basis in determining eligibility for the program. Interest rates assigned to loans take into account the income and financial status of the applicant. A minimum of 60% of the loan/grant

must be used to correct building code violations. The remainder may be used for general property improvements. Between 1977 and late 1984, 171 units were rehabilitated.

Responsible Agency: HOUSING DEPARTMENT

Financing: Community Development Block Grant

Time Frame: Ongoing

EMERGENCY REPAIR PROGRAM

Description: Since 1982, the City has operated an Emergency Repair Program citywide for households earning 80% of median income or less (adjusted by family size). This program provides the same services described under the City's Housing Conservation Program. However, improvements are limited to serious code violations.

Responsible Agency: HOUSING DEPARTMENT

Financing: Community Development Block Grant

Time Frame: Ongoing

HOUSING COUNSELING

Description: Housing counseling services assist Fairfield residents in the following areas: fair housing and discrimination, rental referral and subsidy programs, tenant/landlord relations, homeownership pre-purchase and post-occupancy, mortgage default and family financial management. The City contracts with a HUD certified housing counseling agency for delivery of services. Services were provided to 1,414 individuals from 1980-1983 (354 per year)

Responsible Agency: HOUSING DEPARTMENT

Financing: Community Development Block Grant

Time Frame: Ongoing

RENT SUBSIDY PROGRAMS

Description: The City uses HUD's Section 8 Program to subsidize low income recipients, reducing their rent to no more than 30% of their net income. Typically, such households earn 50% or less of median income. The

criteria for eligibility is based on family size and income. Priority is given to families in the following situations: military personnel, families currently residing in sub-standard units, and families evicted for no cause of their own. Subsidies are granted to scattered sites throughout the city. The subsidy can apply to existing units, recently constructed units, units being rehabilitated or new construction projects. It can apply to apartments, townhouses, duplexes, or single-family dwellings. The subsidy is funded directly by HUD; the City receives a fee from HUD to cover administrative costs. The Housing Authority currently has contracts with HUD to provide rent subsidies to approximately 546 households. The City may participate in new HUD rent subsidy programs.

Responsible Agency: HOUSING DEPARTMENT

Financing: HUD Section 8 Program

Time Frame: Ongoing

CONDOMINIUM CONVERSIONS

Description: The City adopted a Condominium Conversion Ordinance on August 5, 1980 (Ord. No. 80-25). Conversions are subject to both ordinance requirements and must obtain architectural approval. The ordinance sets requirements regarding the physical condition of an apartment complex after conversion, the establishment of a homeowner's association, and protection of tenant rights. Approval of conversions is related to the vacancy factor for rental housing. A conversion may be denied if the vacancy factor is greater than 3% but less than 6%; it must be denied when the factor is less than 3%, unless specific findings are made.

Responsible Agency: DEPARTMENT OF ENVIRONMENTAL AFFAIRS

Financing: Fees

Time Frame: Ongoing

MANUFACTURED HOUSING

Description: Mobile homes certified by the State are permitted on any lot zoned for single-family dwellings provided they are on a permanent foundation. (see Ordinance No. 81-14, adopted June 16, 1981). All single-family dwellings (stick-built, mobile homes, or manufactured housing) are subject to same zoning and architectural requirements.

Responsible Agency: DEPARTMENT OF ENVIRONMENTAL AFFAIRS

Financing: N/A

Time Frame: Ongoing

SECONDARY LIVING UNITS

Description: Secondary living units are permitted on any lot with an existing single-family dwelling, with approval of a use permit (see Ord. No. 83-8, adopted April 19, 1983). Requirements for use permit include: secondary unit must be attached to main unit; applicant must be owner-occupant; restrictions regarding parking, driveways, architectural design and availability of public facilities.

Responsible Agency: DEPARTMENT OF ENVIRONMENTAL AFFAIRS

Financing: Fees

Time Frame: Ongoing

OTHER IMPLEMENTING TOOLS: STATE AND FEDERAL PROGRAMS

Description: The State and Federal governments offer a wide range of housing programs which change from time to time. These programs are intended to increase the supply and affordability of housing or to meet other identified special needs. The City will attempt to participate in those programs which appear feasible, meet local needs, are consistent with the City's housing goals, return a high benefit to residents of Fairfield, and can be administered efficiently. The City must generally compete with other local jurisdictions statewide for limited funding.

At the State level, the California Housing Finance Agency (CHFA) currently has programs to stimulate new construction of single and multi-family housing and rehabilitation of existing housing. CHFA is also now authorized to make loans for mobile home park purchase. The Department of Housing and Community Development currently has a variety of programs, including the California Homeownership Assistance Program, the Pre-Construction Loan Program, a multi-family rent subsidy/new construction stimulus program, and an emergency housing grant program.

Finally, Article 34 of the STate Constitution prescribes conditions under which voters must approve the financing, acquisition or construction of public housing. A

successful referendum under this article was held in 1980 which permitted the Housing Authority to acquire 84 units of senior citizen housing. Article 34 is thus a tool available to the City to use if needed.

At the federal level, in addition to programs the City already participates in (rent subsidy, CDBG rehab, housing counseling), the Department of Housing and Urban Development currently operates the Housing Development Action Grant (HODAG) program and the Rental Rehabilitation Program.

Responsible Agency: HOUSING DEPARTMENT

Financing: State and Federal categorical programs, supplemented, if applicable, with other available funds

Time Frame: On-going

ZONING ORDINANCE AMENDMENT

Description: The City will prepare design guidelines which would encourage new, multi-family housing to be designed to accommodate children, especially the provisions of safe and adequate play areas. Small projects and those intended for the elderly would be excluded.

Responsible Agency: DEPARTMENT OF ENVIRONMENTAL AFFAIRS

Financing: N/A

Time Frame: Initiate zoning ordinance amendment in 1985

LOW AND MODERATE INCOME HOUSING FUND

Description: This fund is a repository of monies to be used on projects which can demonstrably be shown to increase the supply and affordability of housing. Source of funds may include but is not limited to: HUD Community Development Block Grant Funds and tax increment funds required by State Redevelopment Law to be used for low and moderate income housing from the City's Highway 12, City Center and Cordelia Redevelopment Project Areas.

The fund may be used for the following purposes: acquisition of vacant or underutilized land for new housing development; purchase existing housing for low

and moderate income people; write down costs of bond issues; participate in rehabilitation program; construct new housing as a joint venture with private development, and any other program deemed appropriate. The City may make loans, deferred loans, grants, land donations or develop other appropriate mechanisms for making this money available to eligible projects. The City shall strive to have this money or other benefit returned, where feasible, to the Housing Development Fund, for future reuse.

Responsible Agency: HOUSING DEPARTMENT, Department of Environmental Affairs

Financing: Property tax increment from redevelopment project areas; Community Development Block Grant

Time Frame: Ongoing

VACANT LAND INVENTORY

Description: The City will maintain a current inventory of vacant land which is zoned or planned for residential development.

Responsible Agency: DEPARTMENT OF ENVIRONMENTAL AFFAIRS

Financing: N/A

Time Frame: Initiate program in 1985

MOBILE HOME PARK REVIEW

Description: The City Council passed Ordinance 84-42 establishing a mobile home park review board effective December 20, 1984. The review board consists of five members, including one park owner representative, one park tenant representative and three members at large. The Board is empowered to make binding decisions regarding the amount of rent to be charged in mobile home parks upon the petition of over 50% of the tenants of a park or the request of a park owner. Before the Board is convened, the City Manager will attempt to negotiate a settlement. A guideline for analysis of rent adjustments directs the City Manager or Board to consider the consumer price index as the dominant but not exclusive factor to be considered in arriving at a fair rental rate.

Responsible Agency: HOUSING DEPARTMENT

Financing: Low and Moderate Income Housing Fund

Time Frame: On-going

IV. HOUSING NEEDS ASSESSMENT

Population

The current population of the City of Fairfield is estimated to be 64,423 (California Department of Finance, January 1984). This includes approximately 11,000 persons who reside on Travis Air Force Base. The City has experienced steady growth since 1940, having increased from a village of 1,300 people to its current population. During the decade of 1970-1980, the City experienced a compound annual average of 3% (see Figure 1.).

Significant population growth is expected to continue, based on various studies. According to the Land Use Element, the City's population is projected to be between 113,750 and 162,948 by the year 2000. An ABAG projection for the same year is 104,500. A comparison of the two projections is shown in Figure 2.

For the period covered by the Housing Element's Action Program (1985-1990), the City's General Plan projects an increase of nearly 12,000 persons. The ABAG forecast of a 10,000 person increase is slightly less. (ABAG, Projections 83).

Figure 3 provides a profile of the City's population, based on the 1980 census. By comparison with the nine-county, Bay Area population, the City's population is younger, less affluent, more mobile, less educated, and has a higher percentage of minorities.

Travis Air Force Base has a significant effect on the composition of the community. Its residents represent nearly one-fifth of the total population. Compared to the City as a whole, Travis' population is significantly younger, has more minorities, fewer college graduates, is less affluent and much more mobile. When the Travis Air Force Base Census Tract is removed, the characteristics of the remainder of the City are much more similar to Solano County and the Bay Area.

FIGURE 1

POPULATION DATA, CITY OF FAIRFIELD AND SOLANO COUNTY
POPULATION TRENDS, 1940-1984

YEAR	FAIRFIELD TOTAL	SOLANO COUNTY TOTAL
1940	1,312	49,118
1950	3,118	104,833
1960	14,968	134,597
1970	44,146*	171,989
1980	58,099	235,203
1984	64,423	262,976

*Reflects annexation of Travis Air Force Base

Source: City of Fairfield, Special Census, 1975; U.S. Census 1980; California Department of Finance, 1984

FIGURE 2

POPULATION PROJECTIONS, 1985-2000

YEAR	<u>LAND USE ELEMENT PROJECTIONS</u>		ABAG PROJECTIONS
	LOW GROWTH SCENARIO	HIGH GROWTH SCENARIO	
1990	81,317	99,339	79,000
1995	96,176	127,229	93,500
2000	113,750	162,948	104,200

Source: ABAG, Projections 83, June 1983
City of Fairfield, Land Use Element, December 1979

FIGURE 3

POPULATION CHARACTERISTICS

POPULATION	BAY AREA	SOLANO COUNTY	FAIRFIELD	FAIRFIELD EXCLUDING T.A.F.B.	T.A.F.B. only
POPULATION	5,179,784	235,203	58,099	46,916	11,183
<u>Age</u>					
Median Age	31.3	27.9	25.3	n/a	21.7
Male	30.4	27.2	24.5	n/a	21.8
Female	32.1	28.6	26.3	n/a	21.6
<u>Ethnic Composition</u>					
White	76.1%	74.1%	74.1%	76.8%	68.7%
Black	9.0%	11.8%	12.4%	10.6%	19.6%
Filipino	2.7%	4.6%	2.7%	2.3%	3.2%
Other	12.3%	9.6%	10.9%	10.2%	8.5%
Spanish Origin	10.3%	10.5%	9.9%	10.3%	8.1%
Elderly (65+)	10.2%	7.5%	4.2%	5.2%	0.1%
<u>Education</u>					
less than 4 yrs. high school	21.1%	22.8%	19.0%	21.1%	9.9%
4 yrs. high school	32.2%	42.1%	47.1%	44.3%	59.3%
1-3 yrs. college	24.6%	23.6%	25.0%	25.3%	23.7%
4 or more yrs. college	22.1%	11.4%	8.9%	9.3%	7.1%
<u>Income (Median)</u>					
Household	\$20,607	\$19,264	\$17,975	n/a	\$12,145
Family	\$24,732	\$21,606	\$20,160	n/a	\$11,889
Unrelated Individuals	\$ 9,413	\$ 7,532	\$ 6,722	n/a	\$ 6,038
<u>Poverty Status</u>					
Below 75% of poverty	6.1%	6.0%	5.8%	6.0%	4.1%
75-124% of poverty	6.4%	7.9%	9.8%	7.1%	24.6%
124-199% of poverty	10.7%	13.4%	16.8%	13.0%	38.0%
200%+ of poverty	76.8%	72.7%	67.6%	73.8%	33.3%
<u>Mobility (Residence in 1975)</u>					
same house	46.2%	35.3%	33.1%	39.7%	3.7%
different house, same county	27.4%	24.6%	23.5%	26.9%	8.7%
different county, same state	13.6%	22.9%	16.3%	16.9%	13.8%
different state abroad	8.6%	12.7%	20.2%	12.1%	44.2%
	4.2%	4.6%	6.9%	4.4%	17.8%

Source: U.S. Census, 1980

FIGURE 4
ESTIMATED NUMBER OF WAGE AND SALARY WORKERS, BY INDUSTRY
SOLANO COUNTY ANNUAL AVERAGES, 1977-1983
(Amounts in thousands)

Industry	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	Percentage Change 1973-1983	Numerical Change 1973-1983	Percentage of Total Employment 1983
Total, all industries	52.4	55.4	58.0	61.2	64.5	67.1	69.8	70.7	72.1	71.6	72.7	38.7	20.3	100.0
Agricultural wage and salary workers	2.3	2.4	2.5	2.4	2.4	2.6	2.8	2.4	2.6	1.2	1.2	(47.8)	(1.1)	1.7
Nonagricultural wage and salary workers	50.1	53.0	55.5	58.8	62.1	64.5	67.1	68.3	69.5	70.4	71.5	42.7	21.4	98.3
Mining	.1	.2	.2	.2	.2	.2	.3	.4	.4	.4	.4	300.0	.3	.5
Construction	2.3	2.2	2.6	2.8	2.9	3.3	3.8	3.7	3.8	3.2	3.3	43.5	1.0	4.5
Manufacturing	3.8	3.7	4.0	4.8	5.5	5.9	6.1	6.2	6.1	5.7	5.8	52.6	2.0	8.0
Transportation and public utilities	2.5	2.7	2.7	2.9	2.7	2.9	3.2	3.4	3.4	3.1	3.1	24.0	.6	4.3
Retail & Wholesale trade	10.0	10.3	10.4	11.0	12.1	13.6	14.5	15.0	15.8	15.9	16.6	66.0	6.6	22.8
Finance, insurance, and real estate	1.4	1.5	1.7	1.8	1.9	2.2	2.3	2.3	2.5	2.5	2.6	85.7	1.2	3.6
Services	7.2	7.5	7.6	8.0	9.1	10.0	11.0	11.2	11.3	11.7	12.2	69.4	5.0	16.8
Government	22.8	24.9	26.3	27.3	27.7	26.5	25.9	26.1	26.4	27.9	27.5	20.6	4.7	37.8

Source: California Employment Development Department, Annual Planning Information, Solano County

Employment

According to estimates by the Association of Bay Area Governments, there were about 32,400 jobs in Fairfield in 1980. This is expected to increase to 35,300 by 1985. The largest employers are government, retail sales, and services.

Over the last decade (1973-1983), Solano County had a net increase of 20,300 jobs, which included an 1,100 job decline in the agricultural industry (see Figure 4). The largest gains were in retail and wholesale trade (6,600), services (5,000), and government (4,700). These three industries account for more than three-fourths of the County's employment. Although the government sector experienced a numerical increase, its share of total employment declined from about 44% to 38%.

Substantial increases in employment have been projected to the year 2000. ABAG projects an increase of about 17,700 jobs (see Figure 6). A study prepared on behalf of the City projects even greater increases in employment. The Housing, Population and Employment Study, prepared by the CARD Corporation projects an increase of nearly 58,000 new jobs by the year 2000. The latter study is predicated on the assumption that an average of 65 acres of industrial land would be developed per year.

FIGURE 5

EMPLOYMENT DISTRIBUTION
CITY OF FAIRFIELD

<u>INDUSTRY</u>	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>
Agriculture & Mining	598(1.8%)	870	900	900	870
Manufacturing & Wholesale	2,099(6.5%)	2,500	2,320	3,300	5,300
Retail	3,416(10.5%)	4,170	5,370	7,720	8,830
Services	5,031(15.5%)	5,670	5,950	6,790	7,520
Other	21,291(65.6%)	22,060	24,990	26,560	27,600
Total	32,435	35,300	39,500	45,300	50,100

Source: ABAG, PROJECTIONS 83, June 1983

FIGURE 6

COMPARISON OF
EMPLOYMENT DISTRIBUTION
YEAR 2000 (BY PERCENT)

<u>INDUSTRY</u>	<u>BAY AREA</u>	<u>SOLANO COUNTY</u>	<u>FAIRFIELD</u>
Agriculture & Mining	0.9	3.2	1.7
Manufacturing & Wholesale	26.5	10.8	10.6
Retail	17.4	22.4	17.6
Services	26.3	17.3	15.0
Other	28.9	46.4	55.1

Source: ABAG, PROJECTIONS 83, June 1983

Household Characteristics

The average household size for the City of Fairfield is 2.97 persons (U.S. Census, 1980) (see Figure 7). By way of comparison, Solano County's average household size is 2.82 persons, and Bay Area's average is 2.56 persons. There seems to be a direct relationship between household size and housing type, with single-family detached housing having by far the largest household size. Correspondingly, the percentage of single-family detached dwellings in the total housing stock is much lower for the Bay Area as a whole (55%) than for Fairfield (67%).

In recent years, household size has declined. For Fairfield, it has dropped from 3.4 persons/household in 1970 to 3.04 persons/household in 1975, and then to 2.97 in 1980.

Nearly 15% of all households had five or more persons. As with household size, this figure has decreased from 20% in 1970. Female head of households more than doubled from 1970-1980, increasing from 9% to over 20% of all households.

FIGURE 7
HOUSEHOLD CHARACTERISTICS

	<u>%</u>	<u>Number</u>
Persons per Household	N/A	2.97
Female households		
one-person	8.1	1,498
two-or-more persons	11.1	2,052
non-family household	1.1	211
TOTAL	20.3	3,761
Households 65 and over years		
one-person	3.4	630
two-or-more persons	6.2	1,139
non-family household	0.2	33
TOTAL	9.8	1,802
Persons per Room		
1.00 or less	96.0	17,662
1.01 to 1.50	2.9	529
1.51 or more	1.2	215
Persons per Household		
1	15.7	2,882
2	28.1	5,152
3	21.1	3,869
4	20.3	3,731
5	9.5	1,740
6 or more	5.3	974
TOTAL	100.0	18,348
Persons per Household		
by Housing Type		
single-family detached	72.3	3.30
single-family attached	6.9	3.05
duplex	1.3	2.39
3 and 4 units	4.0	2.44
5 or more	12.8	2.14
mobile home	2.7	2.04

Source: U.S. Census, 1980

Special Needs Households

Handicapped. According to the California Department of Rehabilitation, there are approximately 500 handicapped persons residing in Fairfield. They are about equally divided between those having mental or physical handicaps. Many of these reside in group quarters or care homes. The Parkway Plaza Senior Citizens Apartments has some units designed for the wheelchair bound. The Quail Terrace Condominiums, now under construction, will have two units for the wheelchair bound.

Other than these, the only other housing which meets this need are those resale units which have been modified by a prior handicapped resident.

Elderly. The elderly have a need for smaller units, as most of their households consist of one or two persons. Also, many seniors are on fixed incomes and desire the smaller units which are less expensive to rent. Many elderly experience declining health. They would benefit from intermediate care housing when they cannot manage alone, but do not require a nursing home. Fairfield had 2,459 persons over the age of 65 years in 1980. This represents 4.4% of the total population, and approximately 10% of all households.

Families with Children. There are nearly 9,600 families with children below the age of 18 years. 1,065 of these families were below the poverty level in 1980. Younger families, in particular, have difficulty purchasing a home and, therefore, must rent. According to a study prepared by a HUD certified housing counseling agency, families with children are likely to experience some form of discrimination in attempting to rent an apartment.

Travis Air Force Base Households. Travis Air Force Base has 11,796 personnel, including 8,407 military and 3,389 civilian employees. Military personnel and their families predominately live either on-base, or in the surrounding cities of Fairfield, Vacaville, Suisun, or Vallejo. The military personnel housed on-base are either in the married family quarters or in dormitories. On-base, there are 2,167 units for married personnel and 3,015 dormitory spaces for single personnel. The balance are expected, under military regulations, to depend on the local community to provide housing to the extent feasible. Only if the local community is unable to meet the demand for housing military personnel is the base justified in constructing new residential units. The Base Housing Office conducts a "Family Housing Requirement Survey" periodically to evaluate the need to construct additional units on base. In recent years,

they have found no need to provide additional on-base units. No civilian personnel are housed on-base.

Further, according to the Base Housing Office, the primary housing problem experienced by military personnel is finding affordable housing for lower ranking married personnel, with or without children.

Regional Housing Need. On December 15, 1983, ABAG adopted its housing needs determination, as required by Government Code Section 65584. Their report projects housing need to the year 1990 by various categories: housing type, tenure, and income category. Results are found in Figure 8.

To meet this need, a minimum of 712 housing units per year would need to be constructed in the City. This is somewhat in excess of the 547 units per year built over the last decade. Aside from the increase in dwelling units, the other relationships are projected to be unchanged. For example, the proportions of single and multi-family units, owner and renter units, and income categories are projected to be the same in 1990 as 1980. Updating these figures using building permit data through 1983, indicates that more than the 712 housing units per year would need to be constructed from 1983-1990 in order to reach the 1990 projection. During the period 1980-1984, a total of 1,994 housing units were constructed (499 units per year). The total represents 1,441 single-family dwellings (350 units per year) and 592 multi-family units (148 units per year). In order to account for the 1980-1983 shortfall, construction would need to average 855 housing units per year from 1984-1990.

Of the total number of housing units, about 64% are needed for very low (24%), low (18%) and moderate (22%) income. ABAG defines the income categories as follows:

<u>Income Category</u>	<u>Percentage of Median Income for Region</u>
very low	up to 50%
low	51 - 80%
moderate	81 - 120%
above moderate	above 120%

FIGURE 8
PROJECTED HOUSING NEED, 1980-1990

	<u>Fairfield</u>	<u>Solano County</u>
Projected Need	7,124	31,932
Housing Types		
Single Family	5,115	23,568
Multi Family	1,731	7,107
Mobile Homes	278	1,257
Tenure		
Owner	3,940	20,278
Renter	3,184	11,654
Income		
Very Low	1,710	7,598
Low	1,282	5,518
Moderate	1,567	7,162
Above Moderate	2,565	11,654

Source: ABAG, Housing Needs Determinations, San Francisco Bay Region, December 1983

Farmworker Needs. According to the 1980 U.S. Census there were 206 persons residing in Fairfield who listed their occupation as "farming, forestry, fishing". According to information compiled by the California Employment Development Department, the number of agricultural jobs in Solano County has declined since 1980. Given the low number of persons likely to be employed as farmworkers residing in Fairfield, this is not a significant issue.

Emergency Shelters. The number of persons or families requiring emergency housing is undetermined. During the years 1983-1984, the Community Action Committee provided rental assistance to about 118 families in danger of eviction and provided hotel vouchers for about 80 families. These numbers represent funds available for this purpose rather than the demand for emergency housing. Approximately seven families per month were turned away due to lack of funds.

Ability to Pay

A significant standard for gauging housing problems is the number of households who are paying more than 30% of gross income, adjusted for family size, for rent and

utilities. HUD has determined that this ratio is a threshold beyond which rent exceeds the financial reach of lower-income families to adequately afford other basic necessities of life, such as food, health care and clothing.

In 1980, 30% of all owner-occupant households used more than 25% of their income for housing. For renters, nearly half (47%) of the households exceeded this threshold. This is a significant change since 1970 when it was estimated that 21% of renter households and 18% of all households were over paying.

According to the City's Housing Assistance Plan, there are 2,292 households which would qualify for a rental subsidy (see Figure 9).

FIGURE 9

HOUSING ASSISTANCE PLAN
THREE-YEAR GOAL
1982-1985

UNITS TO BE ASSISTED

	<u>Rehabilitation of Substandard Units</u>	<u>New Construction</u>	<u>Home Improvements</u>
Owner	225	250	75
Renter	200	400	75

UNITS EXPECTED TO ASSIST LOWER INCOME HOUSEHOLDS

Owner	115	-0-	75
Renter	165	200	75

LOWER INCOME HOUSEHOLDS TO RECEIVE RENTAL SUBSIDIES

	<u>Elderly</u>	<u>Small Family</u>	<u>Large Family</u>
Households to be Assisted	33	240	27
Percent	11%	80%	9%

Source: City of Fairfield, Housing Assistance Plan.

V. CONSTRAINTS TO MEETING HOUSING NEED

Governmental Constraints

Land Use Controls

Cities have broad powers to regulate the use, subdivision, and development of land. Their primary purpose is to protect the public's health, safety and welfare. Examples of land use controls include: zoning, General Plan policies, subdivision map requirements, and growth management systems. Such controls influence the supply, cost, location and type of housing in the community.

General Plan. General Plan designations may virtually exclude lower cost housing by requiring low density residential development. Like most suburban communities, Fairfield has extensive tracts of single-family homes. However, a significant amount of land is designated for medium density residential. In the Cordelia area, such densities exceed 50% of the residential land area (see Figure 10 below).

FIGURE 10

RESIDENTIAL DENSITIES

CITY OF FAIRFIELD

Residential Density Class	Average # of DUs/Acre	Total Gross Acres	Maximum # of DUs	% of Total Land
Fairfield Growth Center				
Low Density	2.5	1968	4920	54
Low Density	4.2	1098	4611	30
Medium Density	12.0	196	2352	5
Medium Density	18.0	208	3744	6
High Density	21.0	165	3465	5
Cordelia Growth Center				
Low Density	2.0	375	750	15
Low Density	2.5	820	2050	33
Medium Density	7.0	1315	9205	52

Source: City of Fairfield, Land Use Element, General Plan, 1979

Zoning By law, zoning must be consistent with the City's General Plan. However, within the broad framework established by the General Plan, zoning regulations affect the yield (dwelling units per acre) and cost through its specific requirements regarding setbacks, building height, lot coverage, parking, etc. Conventional zone districts, intended to apply to broad areas, often do not lend themselves to innovative site planning. A technique commonly used in Fairfield is Planned Development Zoning. Through this process a set of regulations is established for a particular property and development proposal.

Cordelia Housing Allocation System. The City Council has adopted a Housing Allocation System to be used in the Cordelia area as an implementation measure of the Cordelia Area Specific Plan. This system is designed to limit the number of housing units which can be built in Cordelia in any three year period. To the extent that any attempt to regulate growth interferes with the ability of the free housing market to respond to demand, it should be considered a constraint. The allocation will be based on housing need and the ability and capacity of public facilities and services in the Cordelia Area to accommodate new development. Housing need relates primarily to new jobs which will be created in the Cordelia area.

While the system affects the supply of housing, it also requires that 10% of any housing project be devoted to low and moderate income households (120% of median income).

Public Facilities. Adequate public facilities are available to accommodate residential development during the next five years. In the long range, the two critical issues are freeway interchanges and public schools. With the exception of Travis Boulevard interchange, all I-80 interchanges in Fairfield are substandard. Improvements to the Green Valley Road, Air Base Parkway, and N. Texas Street interchanges are directly related to planned residential development.

Currently there is adequate capacity within Fairfield-Suisun Unified School District facilities to house the student population. However, funding for new permanent facilities to accommodate future growth is problematical. The City collects school impact fees to be used for the acquisition of portable classrooms. The Cordelia Area Redevelopment Plan calls for the construction of two core elementary schools.

In both these areas, however, the City is dependent on the State to provide the majority of the funding.

Fees. The City collects various fees at the time of issuance of a building permit in order to provide revenue for local services to new housing. Fees are collected for sewer and water connection, park and recreation facilities and school facilities. A single-family unit built in Fairfield is currently assessed \$9,000 in such fees. An average multi-family unit is assessed \$6,300. The fees are not based on sale price of the unit, but will vary for certain fees based on the number of bedrooms.

Review Time. Another factor which adds to the cost of housing is the time it takes to process an application. A large project requiring extensive planning and environmental review takes approximately one year to process in Fairfield. During this time, a developer must absorb the costs of holding the property.

Market Constraints

The housing delivery system is essentially a private system. The production, exchange and management of the housing stock are largely in private hands and are influenced by many factors beyond those in which local government plays a part. To a great extent, private market forces control the cost of housing production: construction (labor, materials, interim financing), money (interest rates, availability of funds), and land. The price of housing to the consumer is more directly related to demand (number of potential buyers and their ability/desire to pay) and the supply of housing.

Construction Costs. Data from Bank of America Cost Study on the costs in the Bay Area of building a standard quality "semi-custom" home (exclusive of land costs), indicates that construction costs are \$76,799 (July 1984). Costs per square foot are \$48.92. Total construction costs increased 4.7% from July 1983 to July 1984.

Land Cost. Land cost is determined by many factors including location and site attributes such as size, topography and soils. The cost of land is also influenced by the level and/or availability of services, i.e., water and sewer, and by the land use and zoning designation which exists or can be expected through general plan or zoning change. As with any market commodity, the amount of land available relative to the demand for such land will influence its price.

Despite the high demand for buildable land, costs for such land in Fairfield are less than in other more developed areas of the Bay Region.

Cost of Money. The most significant factor in the market which controls the cost and supply of housing is the cost and availability of money or capital. There are two kinds of capital involved in providing housing; that used by developers for initial site preparation and construction, and capital for permanent financing either by homeowners or investors. Interest rates for conventional mortgages and construction loans were around 14% in mid-1984.

Fluctuations in the prime interest rate during the last decade have been dramatic. It has ranged from a low of 5% in 1972 to nearly 20% in 1981. The cost and availability of financing has had a direct relationship to building permit and home sales activities. When interest rates are low, building permits and sales are high. Conversely, higher interest rates have caused a slowdown in building activity.

In response to these inflections in the cost of money, lending institutions now rely less on fixed rate mortgages. Approximately two-thirds of new home mortgages are some form of Adjustable Rate Mortgages (ARM's). These feature lower initial rates (typically 1-2% below that of a fixed rate loan) which then will be adjusted at specified intervals depending on a particular index.

To combat high interest rates, homebuilders often will "buy-down" the interest rates for the first few years of the loan. This enables more people to qualify for loans. The approach assumes that their income will increase sufficiently to pay the higher mortgage payments as the rate increases.

VI. RESOURCES FOR HOUSING

Housing Stock Characteristics

Housing Supply. There are about 20,968 housing units within the Fairfield City limits, which includes 2,167 housing units on Travis Air Force Base. This represents an increase of 2,017 units (10.6%) since the 1980 Census.

Type of Housing. There is a mix of housing type in Fairfield, but single-family homes predominate, comprising 71.5% of the total households. Multiple housing (2 to 4 units) make up 6.6% and apartments (5 plus units) 17.9% of the housing stock. The remaining 4% are mobile homes. This relationship of single-family to multiple units has remained fairly constant since 1970. Owners occupy 55.3% of the housing units in the City of Fairfield.

Age of Housing. The fact that housing in the Fairfield area is generally of recent origin indicates that it has potential for meeting shelter needs for many years. In 1980, almost 40% of the housing in the City was less than 10 years old. There are areas within Fairfield, however, where older housing exists. Some 27% of the housing in 1980 was over 21 years old and is located primarily in the 5 census tracts surrounding Fairfield's Central Business District. These older homes provide some of the lowest cost housing in Fairfield today.

Vacancy in Housing. One consequence of Fairfield's lower housing costs relative to other parts of the Bay Area is that the vacancy rate in the city has been decreasing steadily from its 8.3% level in 1973 to .8% in 1982, with owner vacancy at .9% and rental vacancy at .6%. Generally an overall vacancy rate under 4.0% is considered an indication of a "tight" housing market condition.

FIGURE 11

HOUSING STOCK CHARACTERISTICS

	Fairfield*			
	Number	Percent	Solano County (%)	Bay Area (%)
Housing Types				
Single-Family Detached	12,289	64.8	68.5	54.3
Single-Family Attached	1,269	6.7	4.2	7.1
Duplex	314	1.7	3.4	4.7
3-4 Units	930	4.9	6.9	6.9
5 or more	3,383	17.9	12.7	24.6
Mobile Home	766	4.0	4.1	2.3
TOTAL	18,951			
Occupancy Status				
Occupied	18,406	97.1	95.6	95.8
Vacant	545	2.9	4.4	4.2
Tenure				
Owner	10,178	55.3	63.2	55.8
Renter	8,228	44.7	36.8	44.2
Mean Number of Rooms	--	5.38	5.4	5.05
Year Structure Built				
1975-March 1980	3,872	20.4	24.7	11.1
1970-1974	3,607	19.0	15.1	12.5
1960-1969	6,386	33.7	21.3	23.3
1950-1959	3,658	19.3	17.5	20.1
1940-1949	1,063	5.6	10.8	12.1
1939 or earlier	365	1.9	10.6	20.9

Source: U.S. Census, 1980

*Note: includes housing on Travis Air Force Base

Substandard Units. Substandard units are those which do not substantially conform to the Uniform Housing Code. For single-family dwellings, a substandard unit is one in which the cost to return them to standard condition would exceed \$3,500. In multi-family dwellings, a substandard unit is one in which the cost to return them to standard condition would exceed \$2,500. The City Building Division estimates that less than 1 percent of the substandard units are not suitable for rehabilitation.

Single-family housing units south of Travis Blvd. and east of I-80 in Fairfield were surveyed by City Housing Conservation Program staff in December, 1982 and January, 1983. They estimate that a minimum of 51% of the units on 109 blocks, or 788 units, meet the above substandard definition.

No other areas in Fairfield have significant numbers of substandard single-family units. It is likely that there are scattered units elsewhere which are substandard. However, since the survey was confined to one part of town, it is not possible to make any reliable estimates of substandard units elsewhere.

There has been no survey done regarding the condition of multi-family housing units. However, it is estimated that 1,495 multi-family units were constructed within Fairfield before 1960. Further, it is estimated that 25% of 1,495 units are substandard, or 374 units.

The total estimate of both single-family (788 units) and multi-family (374 units) substandard units is 1,162. This is greater than the number of substandard units which the City intends to assist (425 units), as stated in its current Housing Assistance Plan.

Overcrowded Units. A housing units is considered to be overcrowded when there are more than 1.0 persons per room. In 1980, 744 households (4.0% of the total) were living in overcrowded conditions. Of these, the largest proportion (63%) were renter occupied units.

Available Sites for Residential Development

During 1984, the City surveyed vacant land within the City limits which is designated for residential development by the Land Use Diagram of the General Plan. Survey results are shown in Figure 12. In summary, there are about 6,000 dwelling units which could be built in the Fairfield Growth Center and 4,600 dwelling units in the Cordelia Growth Center.

A substantial number of these potential units are in the Temporarily Unclassified Zone District. While within the City limits, such properties have no development approvals. There are, however, 7,300 potential dwelling units with at least zoning approval. This amount is somewhat larger than ABAG's projection for the City's regional housing need. Figures 13 and 14 list all vacant properties five acres or larger or having the potential for 20 or more dwelling units in Central Fairfield and Cordelia Growth Centers.

FIGURE 12
VACANT LAND AND POTENTIAL DWELLING UNITS
WITHIN CITY LIMITS

	<u>Area (Acres)</u>	<u>Single-* Family Units</u>	<u>Multi- Family Units</u>	<u>Total Units</u>	<u>Total Units Zoned "T"</u>
Fairfield Growth Center	795	2,863	2,757	5,620	556
Cordelia Growth Center	626	1,526	2,962	4,488	2,189

Source: Department of Environmental Affairs, 1984

*includes manufactured housing

FIGURE 13

INVENTORY OF APPROVED RESIDENTIAL PROJECTS
CORDELIA GROWTH CENTER

<u>PROJECT NAME</u>	<u>AREA</u>	<u>POTENTIAL DWELLING UNITS</u>	<u>TOTAL</u>	<u>APPROVAL STATUS</u>
		<u>SINGLE FAMILY</u>	<u>MULTI FAMILY</u>	
Casa Verde	86.0	291	254	545
Dittmer Property	5.3	40	--	40
Mangels Property	27.3	--	271	271
Oakwood Knolls/ Meadows	27.1	41	105	146
Cordelia Villages	<u>100.7</u>	<u>638</u>	<u>659</u>	<u>1,297</u>
Total	246.4	1,010	1,289	2,299

KEY

Z Zoning (Conventional)
 PD Planned Development Zoning
 T Tentative Subdivision Map
 F Final Subdivision Map

Source: Department of Environmental Affairs, 1984

FIGURE 14

INVENTORY OF APPROVED RESIDENTIAL PROJECTS
CENTRAL FAIRFIELD GROWTH CENTER

PROJECT NAME	AREA	POTENTIAL DWELLING UNITS			APPROVAL STATUS
		SINGLE FAMILY	MULTI FAMILY	TOTAL	
Woodcreek Estates, Units 9 & 10	16.5	91	--	91	F
Valley Knolls	9.5	12	--	12	F
Kolob Heights	10.6	40	--	40	F
Foothill	24.2	110	--	110	F
Waterman Highlands	81.5	372	--	372	T
Eaton Property	22.4	104	--	104	T
Sunhaven	18.5	132	16	148	PD
Larner Property	3.2	--	65	65	Z
Pennsylvania Avenue Townhouses	1.8	--	38	38	T
Paradise Highlands Units 1 & 2	74.2	252	--	252	F, T
Paradise Valley	71.8	293	--	293	F, T
Dickson Heights	6.0	22	--	22	F
Hillside	5.2	21	--	21	F
Dover Valley	109.4	487	224	711	T, PD
Raintree Terrace	6.5	--	136	136	T
Roundhill	2.8	--	56	56	Z
Fairfield North	6.6	--	132	132	PD
Capricorn	8.0	51	--	51	F
Laurel Park Estates Units 1 & 2	78.0	385	105	490	T, PD
Cement Ranch	22.8	--	159	159	PD
Sunset Woods	5.6	27	16	43	F
Parkside Manor	2.8	--	47	47	T
Sunset Oaks	13.9	101	--	101	T
Sunset Oaks Extension	3.7	24	--	24	T
Casa Granada	5.0	--	80	80	T
Manor Place Area	3.2	4	40	44	F, PD
Grande Village	1.1	--	28	28	Z
Chicarino Condominiums	4.5	--	82	82	T
Rubins Property	5.8	--	115	115	Z
Kei-On Property	6.3	--	129	129	PD
Yue-Lin Property	3.5	18	19	37	PD, Z
Venuta Property	2.8	--	64	64	PD
Chow Property	2.0	--	34	34	Z
Foft Property	3.0	24	--	24	Z
Ploog & Harris Properties	3.3	1	53	54	Z
Santa Anna Condominiums	1.6	--	22	22	F
Garben Property	2.0	--	78	78	Z
Dover Road Apartments	5.5	--	110	110	Z
Santa Monica/ San Pedro Area	2.8	14	9	23	F
Tabor Manor	7.7	--	96	96	Z
Palacios Property	2.5	--	51	51	Z
Travis Gardens/ Meadows	32.6	181	134	315	F, T, PD
Blossom Village	4.0	3	55	58	Z
Total	704.7	2,769	2,193	4,962	

Energy Conservation Opportunities

Residential use of energy represents a substantial portion of total energy consumption. For Fairfield, it has been estimated that residential use of natural gas and electricity represents about one-third of the total consumption. Thus, as a significant user of energy, the housing sector offers great opportunities for energy conservation. Some major areas are listed below.

Building Standards. The energy provisions of Title 24 of the State Administrative Code took effect in 1984, establishing new standards for insulation and will areas covered by windows. The result of these provisions will be to reduce energy usage of new buildings. Since the City currently contains less than half of its ultimate population, the regulations will have a significant effect in reducing future energy usage.

Rehabilitation. Energy consumption in existing residences is being reduced by a variety of rehabilitation efforts: private rehabilitation by property owners, public rehabilitation programs, and Pacific Gas and Electric's no interest loan program for weatherization.

Solar Energy. Fairfield's moderate climate is conducive to use of solar energy for supplying hot water for domestic use and warming swimming pools. Potentially, energy use could be substantially reduced, as 30% of natural gas use is for water heating. Such systems are especially economical for apartment complexes. Solar panels are retrofitted to single and multi-family dwellings on a frequent basis. Some homebuilders offer the installation of solar panels as an optional feature.

Wind Energy. The Fairfield area has been designated as having great potential for the development of wind energy. Windmills are allowed in residential zone districts with a use permit. Due to cost and safety requirements, wind energy systems are not widely used in residential areas at the present time.

VII. REVIEW PROCEDURES

Environmental Review

Based on an Initial Study prepared by the Department of Environmental Affairs, it was determined that the environment effects of adoption of the Housing Element were adequately addressed in the Environmental Impact Report previously prepared for the General Plan in 1979. Therefore no additional environmental documents are required.

Citizen Participation. Public hearings on the Housing Element were held by the Planning Commission on January 9, 1985, and by the City Council on February 5, 1985.

Internal Consistency with Other General Plan Elements. The Housing Element has been reviewed in the context of the other elements and has been found to be consistent. Growth projections in the Land Use Element are consistent with the qualified objectives contained in this element.

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